

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

ANNA-KATRINA S. CHRISTAKIS,)
)
Plaintiff,)
) Case No. 07-C-6464
vs.)
) Judge Pallmeyer
ALLIED COLLECTION SERVICES,)
INC.) Magistrate Judge Valdez
)
Defendant.)

ANSWER TO COMPLAINT

Defendant, ALLIED COLLECTION SERVICES, INC, by and through its attorneys DAVID M. SCHULTZ and JENNIFER W. WELLER, and for its Answer to Plaintiff's Complaint states as follows:

INTRODUCTION

1. Plaintiff Anna-Katrina S. Christakis brings this action to secure redress from unlawful credit and collection practices engaged in by defendant Allied Collection Services, Inc. Plaintiff alleges violation of the Fair Debt Collection Practices Act, 15 U.S.C. §1692 et seq. ("FDCPA"). The FDCPA broadly prohibits unfair or unconscionable collection methods; conduct which harasses, oppresses or abuses any debtor; and any false, deceptive or misleading statements, in connection with the collection of a debt; it also requires debt collectors to give debtors certain information. 15 U.S.C. §§1692d, 1692e, 1692f and 1692g.

ANSWER: Defendant admits that Plaintiff's Complaint purports to state a claim pursuant to the Fair Debt Correction Practices Act, however Defendant denies it violated the FDCPA. Defendant admits that Plaintiff attempts to paraphrase the FDCPA but Defendant denies that Plaintiff fully or accurately sets forth the FDCPA.

VENUE AND JURISDICTION

2. This Court has jurisdiction under 15 U.S.C. § 1692k (FDCPA), 28 U.S.C. §1331 and 28 U.S.C. §1337.

ANSWER: Defendant admits the allegation contained in paragraph 2.

3. Venue and personal jurisdiction in this District are proper because:

- a. Defendant's collection communications were received by plaintiff within this District;
- b. Defendant transacts business within this District.

ANSWER: **Defendant admits the allegations contained in paragraph 3.**

PARTIES

4. Plaintiff Anna-Katrina S. Christakis is an individual who resides in the Northern District of Illinois.

ANSWER: **Defendant admits only that its business records contain a Chicago, Illinois address for Plaintiff and is without knowledge or information sufficient to form a belief as to where Plaintiff resides as of the date of this Answer.**

5. Defendant Allied Collection Services, Inc. is a Nevada corporation. Its registered agent and office are Michael L. Feeney, 3080 S. Durango Dr., Ste. 208, Las Vegas, Nevada 89117.

ANSWER: **Defendant admits the allegations contained in paragraph 5.**

6. Allied Collection Services, Inc. operates a collection agency and is engaged in the business of using the mails and telephone to collect consumer debts originally owed to others.

ANSWER: **Defendant admits that for some purposes it engages in the collection of debts.**

7. Allied Collection Services, Inc. is a debt collector as defined in the FDCPA.

ANSWER: **Defendant admits that for some purposes it acts a debt collector.**

FACTS

8. Allied Collection Services, Inc. has been attempting to collect from plaintiff Anna-Katrina S. Christakis a purported debt incurred for personal, family, or household purposes. The debt is not owed.

ANSWER: Defendant is without knowledge or information sufficient to form a belief as to the purpose for which Plaintiff incurred her debt and denies the allegations contained in paragraph 8.

9. On April 4, 2006 and again on July 2, 2007, plaintiff sent defendant letters informing it that she would not pay the purported debt and demanding cessation of further contact.

ANSWER: Defendant admits only that on or about April 17, 2006 and July 2, 2007, it received letters from Plaintiff and denies the remaining allegations.

10. On multiple occasions during: June-September 2007 plaintiff received telephone calls from defendant seeking to collect the debt.

ANSWER: Defendant denies the allegations contained in paragraph 10.

VIOLATIONS COMPLAINED OF

11. Defendant thereby violated 15 U.S.C. §1692c.

ANSWER: Defendant denies the allegations contained in paragraph 11.

WHEREFORE, Defendant, ALLIED COLLECTION SERVICES, INC., respectfully request that this court enter judgment in its favor and against the Plaintiff and for such further relief as this court deems appropriate and just.

FIRST AFFIRMATIVE DEFENSE

Plaintiff's Complaint fails to state a claim for which relief may be granted because Defendant made no calls to Plaintiff from June through September 2007.

Respectfully submitted,

HINSHAW & CULBERTSON LLP

By: s/Jennifer W. Weller
Jennifer W. Weller

David M. Schultz
Jennifer W. Weller
Hinshaw & Culbertson LLP
222 N. LaSalle, Suite 300
Chicago, IL 60601
312-704-3000